

Fill in this information to identify the case:

Debtor 1 Lance P. McCullough
Debtor 2 Janelle L. McCullough
(Spouse, if filing)
United States Bankruptcy Court for the: Western District of Pennsylvania
(State)
Case number 12-23412-GLT

Form 4100R

Response to Notice of Final Cure Payment

10/15

According to Bankruptcy Rule 3002.1(g), the creditor responds to the trustee's notice of final cure payment.

Part 1: Mortgage Information

Statement / Response Date: 11/29/2017

Name of creditor: The Bank of New York Mellon FKA The Bank of New York, as Trustee for the certificateholders of the CWABS, Inc., Asset-Backed Certificates, Series 2007-4 As Serviced by Specialized Loan Servicing LLC Court claim no. (if known): 8-1
Last 4 digits of any number you use to identify the debtor's account: 9032
Property address: 401 Wissner Ave
Number Street
Beaver Falls, Pennsylvania 15010
City State ZIP Code

Part 2: Prepetition Default Payments

Check One:

- ☒ Creditor agrees that the debtor(s) have paid in full the amount required to cure the prepetition default on the creditor's claim.
- ☐ Creditor disagrees that the debtor(s) have paid in full the amount required to cure the prepetition default on the creditor's claim. Creditor asserts that the total prepetition amount remaining unpaid as of the date of this response is: _____

Part 3: Postpetition Mortgage Payment

Check one

- ☒ Creditor states that the debtor(s) are current with all postpetition payments consistent with § 1322(b)(5) of the Bankruptcy Code, including all fees, charges, expenses, escrow, and costs.

The next postpetition payment from the debtor(s) is due on: 02/01/2018
MM / DD / YYYY

- ☐ Creditor states that the debtor(s) are not current on all postpetition payments consistent with § 1322(b)(5) of the Bankruptcy Code, including all fees, charges, expenses, escrow, and costs.

Creditor asserts that the total amount remaining unpaid as of the date of this response is:

a. Total postpetition ongoing payments due: (a) \$0.00
b. Total fees, charges, expenses, escrow, and costs outstanding: + (b) \$0.00
c. Total. Add lines a and b. (c) \$0.00

Creditor asserts that the debtor(s) are contractually obligated for the postpetition payment(s) that first became due on: / /
MM / DD / YYYY

Debtor 1

Lance P. McCullough

First Name

Middle Name

Last Name

Case number (if known)

12-23412-GLT

Part 4: Itemized Payment History

If the creditor disagrees in Part 2 that the prepetition arrearage has been paid in full or states in Part 3 that the debtor(s) are not current with all postpetition payments, including all fees, charges, expenses, escrow, and costs, the creditor must attach an itemized payment history disclosing the following amounts from the date of the bankruptcy filing through the date of this response:

- all payments received;
- all fees, costs, escrow, and expenses assessed to the mortgage; and
- all amounts the creditor contends remain unpaid.

Part 5: Sign Here

The person completing this response must sign it. The response must be filed as a supplement to the creditor's proof of claim

Check the appropriate box::

- ☐ I am the creditor.
☒ I am the creditor's authorized agent.

I declare under penalty of perjury that the information provided in this response is true and correct to the best of my knowledge, information, and reasonable belief.

Sign and print your name and your title, if any, and state your address and telephone number if different from the notice address listed on the proof of claim to which this response applies.

x /s/ Carlos Hernandez-Vivoni

Date 11/29/2017

Signature

Print

Carlos Hernandez-Vivoni

First Name

Middle Name

Last Name

Title

Authorized Agent for Specialized
Loan Servicing LLC

Company

Buckley Madole, P.C.

If different from the notice address listed on the proof of claim to which this response applies:

Address

P. O. Box 9013

Number

Street

Addison, Texas 75001

City

State

ZIP Code

Contact phone

(972) 643-6600

Email

POCInquiries@BuckleyMadole.com

CERTIFICATE OF SERVICE OF RESPONSE TO NOTICE OF FINAL CURE

I hereby certify that a true and correct copy of the foregoing document has been served upon the following parties in interest on or before November 29, 2017 via electronic notice unless otherwise stated:

Debtor *Via U.S. Mail*

Lance P. Mccullough
401 Wissner Avenue
Beaver Falls, PA 15010-2965

Co-Debtor *Via U.S. Mail*

Janelle L. Mccullough
401 Wissner Avenue
Beaver Falls, PA 15010-2965

Debtors' Attorney

Mark B. Peduto
Attorney at Law
2361 Highland Avenue
Allison Park, PA 15101-3411

Chapter 13 Trustee

Ronda J. Winnecour
Suite 3250, USX Tower, 600 Grant Street
Pittsburgh, Pennsylvania 15219

Respectfully Submitted,

/s/ **Carlos Hernandez-Vivoni**
